

WHAT IS CLAIMED IS:

1. A method for providing at least one extra credit line to an existing credit card account, comprising:

5 determining a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer;

presenting an offer for an extra credit line to each customer in the target customer group;

processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that

10 has responded to the offer for extra credit; and

notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

2. The method of claim 1, wherein the target customer group includes at least one

15 web site customer that has accessed a web site offered by the credit card issuer, and wherein presenting offers includes:

presenting the offer for extra credit on a page included in the web site; and

receiving a response from the web site customer through the web site,

and further wherein notifying each customer includes presenting a message indicating the

20 activated status of the extra credit line on another web page.

3. The method of claim 1, wherein the target customer group includes at least one point of sale customer that attempts to perform a purchase transaction at a point of sale terminal

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associated with a vendor, and wherein presenting offers further includes:

sending a message indicating the offer for extra credit to the point of sale terminal;  
presenting the offer to the point of sale customer at the point of sale terminal; and  
processing a response to the offer from the point of sale customer.

5

4. The method of claim 3, wherein presenting the offer to the point of sale customer further includes:

printing the offer for extra credit on a sales receipt associated with the purchase transaction.

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5. The method of claim 3, wherein presenting the offer to the point of sale customer further includes:

displaying a message on a display at the point of sale terminal, wherein the message indicates to a user of the point of sale terminal to notify the point of sale customer of the offer for extra credit.

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6. The method of claim 1, wherein processing responses includes:

associating at least one vendor with the at least one extra line of credit that has been activated for each customer's credit card account, wherein the at least one extra line of credit may only be used for purchases that are associated with the at least one vendor.

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7. The method of claim 6, wherein associating at least one vendor with each extra

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line of credit that has been activated for each customer's credit card account further includes:

determining a set of vendors to be associated with each customer's extra line of credit

based on customer profile information; and

adding the set of vendors to a customer vendor table associated with each customer who

5 has responded to offer for extra credit.

8. The method of claim 7, wherein determining the set of vendors further includes:

presenting a list of vendors to each customer, and

receiving from each customer vendors selected from the list of vendors.

10

9. The method of claim 8, wherein the list of vendors are presented to each customer

based on each customer's customer profile.

10. The method of claim 1, wherein the at least one extra line of credit includes a first

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and a second extra line of credit, and wherein the first line of credit may only be used for

transactions that are associated with a first vendor, and the second extra line of credit may only

be used for transactions associated with a second vendor.

11. A method for processing credit card transactions, comprising:

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receiving transaction information associated with a customer attempting to perform a

transaction at a vendor site using a credit card issued from a credit card issuer;

determining whether the customer has an extra line of credit associated with the credit

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card based on the transaction information;

determining whether the vendor is associated with the credit card issuer based on the transaction information;

5 determining whether the vendor is associated with the customer's extra line of credit based on the transaction information; and

applying the transaction to the extra line of credit when it is determined that the customer does have an extra line of credit and the vendor is associated with the credit card issuer.

12. The method of claim 11, wherein the vendor is associated with the credit card issuer and is not associated with the customer's extra line of credit, the method further comprising:

allowing the customer to selectively add the vendor to a vendor group associated with the customer's extra line of credit, wherein the vendor group includes a plurality of vendors that are associated with the customer's extra line of credit.

15 13. The method of claim 11, wherein determining whether the customer has an extra line of credit associated with the credit card further includes:

determining that the customer does not have an extra line of credit associated with the credit card;

20 presenting an offer to the customer to obtain an extra line of credit from the credit card issuer;

processing the customer's response to the offer to determine if the customer accepts the

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offer; and

activating an extra line of credit for the customer's credit card if the customer accepts the offer.

5           14.     The method of claim 13, wherein the offer indicates a set of selected vendors the extra line of credit is associated with, wherein the vendor is included with the set of selected vendors.

10           15.     The method of claim 13, wherein the offer indicates a list of associated vendors, the method further comprising:  
determining a set of vendors selected by the customer from the list of associated vendors;  
and  
relating the set of vendors selected by the customer with the customer's extra line of credit.

15           16.     The method of claim 15, further comprising:  
including a vendor associated with the vendor site in the list of associated vendors.

20           17.     The method of claim 11, further comprising:  
applying the transaction to a primary line of credit associated with the customer's credit card when it is determined that the customer does have an extra line of credit and the vendor is not associated with the credit card issuer.

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18. The method of claim 11, further comprising:

applying the transaction to a primary line of credit associated with the customer's credit card when it is determined that the customer does have an extra line of credit and the vendor is not associated with the customer's extra line of credit.

19. The method of claim 11, further comprising:

applying the transaction to a primary line of credit and the extra line of credit associated with the customer's credit card.

20. The method of claim 11, further comprising:

presenting, when it is determined that the customer does have an extra line of credit and that the vendor is not associated with the customer's extra line of credit, an offer to the customer to associate the vendor to the customer's extra line of credit;

processing the customer's response to the offer to determine if the customer accepted the offer; and

associating the vendor to the customer's extra line of credit if the customer accepts the offer.

21. The method of claim 11, further comprising:

providing the vendor site as a web site; and

permitting the customer to perform the transaction using a remote computer system to

access the web site.

22. The method of claim 11, further comprising:

providing the vendor site as a merchant location; and

5 permitting the customer to perform the transaction at a point of sale terminal located at the merchant location.

23. A method of performing transactions associated with a web site that corresponds to a credit card issuer, comprising:

10 initiating a session between a customer and a server system for the web site;

performing a first process by the server system; and

performing a second process by a credit card issuer system, wherein the credit card issuer system is associated with a credit card issuer that issued a credit card account to the customer to perform purchase transactions,

15 wherein the first process includes:

receiving a first instruction from the customer to select an item offered for purchase through the web site;

receiving a second instruction from the customer to attempt to complete a purchase transaction associated with the first instruction;

20 sending customer transaction information to the second process while maintaining the session between the customer and the server system;

receiving decision information from the second process;

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requesting authorization of the purchase transaction based on the decision information; and

completing the purchase transaction based on the results of the authorization request,

5 and wherein the second process includes:

determining whether the customer has an extra line of credit associated with the customer's credit card account based on the customer transaction information;

presenting an offer to the customer to add an extra line of credit to the customer's credit card account;

10 adding an extra line of credit to the customer's credit card account based on a customer's

response to the offer; and

providing the decision information to the first process, wherein the indication information indicates that the customer has an extra line of credit.

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24. The method of claim 23, wherein requesting authorization of the purchase transaction includes sending an authorization request to an authorization system, wherein the authorization system is associated with the credit card issuer and wherein the authorization system performs an authorization process including:

20 determining whether the purchase transaction is authorized to be applied against the extra line of credit; and

applying the purchase transaction to the extra line of credit in the event the



purchase transaction is authorized to be applied to the extra line of credit.

25. The method of claim 24, wherein the purchase transaction is applied to a primary line of credit associated with the customer's credit card account in the event the purchase transaction is not authorized to be applied to the extra line of credit.

26. A method for providing extra credit lines to credit cards with existing lines of credit, comprising:

presenting an offer to a customer holding a credit card with at least one existing credit line;

adding at least one extra credit line to the customer's credit card; and

notifying the customer that the at least one extra credit line has been added to the credit card, wherein the customer may use the extra credit line to purchase goods and services after being notified.

27. The method of claim 26, further comprising:  
permitting the extra credit line to be used to purchase goods and services only at vendor sites associated with selected vendors.

28. The method of claim 27, further comprising:  
permitting the selected vendors to be determined by a credit card issuer that issued the customer's credit card.

29. The method of claim 27, further comprising:  
permitting the selected vendors to be determined by the customer.

5 30. The method of claim 27, further comprising:  
permitting the at least one extra credit line and the at least one existing credit line to be  
used to purchase goods and services at the vendor sites.

10 31. The method of claim 30, further comprising:  
applying purchases to an available balance associated with the extra credit line prior to  
applying purchases to an available balance associated with the existing credit line.

15 32. The method of claim 26, wherein presenting the offer comprises:  
presenting the offer to the customer by at least one of the following: a web site accessed  
by the customer, telephonic communication, electronic mail message, conventional mail message  
and a message presented at a point of sale terminal.

20 33. The method of claim 26, wherein notifying comprises:  
notifying the customer by at least one of a web site accessed by the following: customer,  
telephonic communication, electronic mail message, conventional mail message and a message  
presented at a point of sale terminal.

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34. A computer-readable medium including instructions for performing a method, when executed by a processor, for providing at least one extra credit line to an existing credit card account, the method comprising:

determining a target customer group from a set of customers, wherein each customer in

the set of customers holds an existing credit card account issued by a credit card issuer;

presenting an offer for an extra credit line to each customer in the target customer group;

processing responses to the offers from customers in the target customer group and

activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit; and

notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

35. The computer-readable medium of claim 34, wherein the target customer group includes at least one web site customer that has accessed a web site offered by the credit card issuer, and wherein presenting offers includes:

presenting the offer for extra credit on a page included in the web site; and

receiving a response from the web site customer through the web site,

and further wherein notifying each customer includes presenting a message indicating the activated status of the extra credit line on another web page.

36. The computer-readable medium of claim 34, wherein the target customer group includes at least one point of sale customer that attempts to perform a purchase transaction at a

point of sale terminal associated with a vendor, and wherein presenting offers further includes:

sending a message indicating the offer for extra credit to the point of sale terminal;

presenting the offer to the point of sale customer at the point of sale terminal; and

processing a response to the offer from the point of sale customer.

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37. The computer-readable medium of claim 36, wherein presenting the offer to the point of sale customer further includes:

printing the offer for extra credit on a sales receipt associated with the purchase transaction.

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38. The computer-readable medium of claim 36, wherein presenting the offer to the point of sale customer further includes:

displaying a message on a display at the point of sale terminal, wherein the message indicates to a user of the point of sale terminal to notify the point of sale customer of the offer for extra credit.

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39. The computer-readable medium of claim 34, wherein processing responses includes:

associating at least one vendor with the at least one extra line of credit that has been activated for each customer's credit card account, wherein the at least one extra line of credit may only be used for purchases that are associated with the at least one vendor.

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40. The computer-readable medium of claim 39, wherein associating at least one vendor with each extra line of credit that has been activated for each customer's credit card account further includes:

determining a set of vendors to be associated with each customer's extra line of credit  
5 based on customer profile information; and  
adding the set of vendors to a customer vendor table associated with each customer who has responded to offer for extra credit.

41. The computer-readable medium of claim 40, wherein determining the set of  
10 vendors further includes:

presenting a list of vendors to each customer, and  
receiving from each customer vendors selected from the list of vendors.

42. The computer-readable medium of claim 41, wherein the list of vendors are  
15 presented to each customer based on each customer's customer profile.

43. The computer-readable medium of claim 34, wherein the at least one extra line of credit includes a first and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the second extra line of  
20 credit may only be used for transactions associated with a second vendor.

44. A computer-readable medium including instructions for performing a method,

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when executed by a processor, for processing credit card transactions, comprising:

receiving transaction information associated with a customer attempting to perform a transaction at a vendor site using a credit card issued from a credit card issuer;

5 determining whether the customer has an extra line of credit associated with the credit card based on the transaction information;

determining whether the vendor is associated with the credit card issuer based on the transaction information;

determining whether the vendor is associated with the customer's extra line of credit based on the transaction information; and

10 applying the transaction to the extra line of credit when it is determined that the customer does have an extra line of credit and the vendor is associated with the credit card issuer.

45. The computer-readable medium of claim 44, wherein the vendor is associated with the credit card issuer and is not associated with the customer's extra line of credit, the  
15 method further comprising:

allowing the customer to selectively add the vendor to a vendor group associated with the customer's extra line of credit, wherein the vendor group includes a plurality of vendors that are associated with the customer's extra line of credit.

20 46. The computer-readable medium of claim 44, wherein determining whether the customer has an extra line of credit associated with the credit card further includes:

determining that the customer does not have an extra line of credit associated with the

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credit card;

presenting an offer to the customer to obtain an extra line of credit from the credit card

issuer;

processing the customer's response to the offer to determine if the customer accepts the

5 offer; and

activating an extra line of credit for the customer's credit card if the customer accepts the

offer.

47. The computer-readable medium of claim 46, wherein the offer indicates a set of  
10 selected vendors the extra line of credit is associated with, wherein the vendor is included with  
the set of selected vendors.

48. The computer-readable medium of claim 46, wherein the offer indicates a list of  
associated vendors, the method further comprising:  
15 determining a set of vendors selected by the customer from the list of associated vendors;  
and  
relating the set of vendors selected by the customer with the customer's extra line of  
credit.

49. The computer-readable medium of claim 48, further comprising:  
20 including a vendor associated with the vendor site in the list of associated vendors.

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50. The computer-readable medium of claim 44, further comprising:

applying the transaction to a primary line of credit associated with the customer's credit card when it is determined that the customer does have an extra line of credit and the vendor is not associated with the credit card issuer.

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51. The computer-readable medium of claim 44, further comprising:

applying the transaction to a primary line of credit associated with the customer's credit card when it is determined that the customer does have an extra line of credit and the vendor is not associated with the customer's extra line of credit.

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52. The computer-readable medium of claim 44, further comprising:

applying the transaction to a primary line of credit and the extra line of credit associated with the customer's credit card.

15

53. A system for processing credit card transactions, comprising:

means for receiving transaction information associated with a customer attempting to perform a transaction at a vendor site using a credit card issued from a credit card issuer;

means for determining whether the customer has an extra line of credit associated with the credit card based on the transaction information;

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means for determining whether the vendor is associated with the credit card issuer based on the transaction information;

means for determining whether the vendor is associated with the customer's extra line of

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credit based on the transaction information; and

means for applying the transaction to the extra line of credit when it is determined that the customer does have an extra line of credit and the vendor is associated with the credit card issuer.

5           54.     The system of claim 53, further comprising:

means for presenting, when it is determined that the customer does have an extra line of credit and that the vendor is not associated with the customer's extra line of credit, an offer to the customer to associate the vendor to the customer's extra line of credit;

10           means for processing the customer's response to the offer to determine if the customer accepted the offer; and

means for associating the vendor to the customer's extra line of credit if the customer accepts the offer.

15           55.     The system of claim 53, further comprising:

means for providing the vendor site as a web site; and

means for permitting the customer to perform the transaction using a remote computer system to access the web site.

20           56.     The system of claim 53, further comprising:

means for providing the vendor site as a merchant location; and

means for permitting the customer to perform the transaction at a point of sale terminal located at the merchant location.

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57. A system for processing transactions associated with a web site that corresponds to a credit card issuer, comprising:

means for initiating a session between a customer and a server system for the web site;

means for performing a first process by the server system; and

means for performing a second process by a credit card issuer system, wherein the credit card issuer system is associated with a credit card issuer that issued a credit card account to the customer to perform purchase transactions,

wherein the means for performing the first process includes:

means for receiving a first instruction from the customer to select an item offered for purchase through the web site;

means for receiving a second instruction from the customer to attempt to complete a purchase transaction associated with the first instruction;

means for sending customer transaction information to the means for performing the second process while maintaining the session between the customer and the server system;

means for receiving decision information from the second process;

means for requesting authorization of the purchase transaction based on the decision information; and

means for completing the purchase transaction based on the results of the authorization request,

and wherein the means for performing a second process includes:

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means for determining whether the customer has an extra line of credit associated with the customer's credit card account based on the customer transaction information;

means for presenting an offer to the customer to add an extra line of credit to the customer's credit card account;

5 means for adding an extra line of credit to the customer's credit card account based on a customer's response to the offer; and

means for providing the decision information to the means for performing the first process, wherein the decision information indicates that the customer has an extra line of credit.

10 58. The system of claim 57, wherein the means for requesting authorization of the purchase transaction includes means for sending an authorization request to an authorization system, wherein the authorization system is associated with the credit card issuer and wherein the authorization system includes:

15 means for determining whether the purchase transaction is authorized to be applied against the extra line of credit; and

means for applying the purchase transaction to the extra line of credit in the event the purchase transaction is authorized to be applied to the extra line of credit.

20 59. The system of claim 57, wherein the purchase transaction is applied to a primary line of credit associated with the customer's credit card account if the purchase transaction is not authorized to be applied to the extra line of credit.

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60. A system for providing extra credit lines to credit cards with existing lines of credit, comprising:

means for presenting an offer to a customer holding a credit card with at least one existing credit line;

means for activating at least one extra credit line to the customer's credit card; and

means for notifying the customer that the at least one extra credit line has been added to the credit card, wherein the customer may use the extra credit line to purchase goods and services after being notified.

61. The system of claim 60, further comprising:

means for permitting the extra credit line to be used to purchase goods and services only at vendor sites associated with selected vendors.

62. The system of claim 60, further comprising:

means for permitting the selected vendors to be determined by a credit card issuer that issued the customer's credit card.

63. The system of claim 60, further comprising:

means for permitting the selected vendors to be determined by the customer.

64. The system of claim 60, further comprising:

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means for permitting the at least one extra credit line and the at least one existing credit line are to be used to purchase goods and services at the vendor sites.

65. The system of claim 64, further comprising:

5 means for applying purchases to an available balance associated with the extra credit line prior to applying purchases to an available balance associated with the existing credit line.

66. The system of claim 60, wherein the means for presenting the offer comprises:

means for presenting the offer to the customer by at least one of the following: a web site  
10 accessed by the customer, telephonic communication, electronic mail message, conventional mail message and a message presented at a point of sale terminal.

67. A method for processing payments for a credit card account including a first credit line, a second credit line and a third credit line, wherein the third credit line was added to  
15 the credit card account after a credit card associated with the credit card account had been issued to a customer, the method comprising:

receiving a payment from the customer;

determining an outstanding balance for each of the first, second or third credit lines; and

applying the payment into proportionate sub-payments based on the determined  
20 outstanding balances for each of the credit lines.

68. The method of claim 67, wherein applying comprises:

applying each sub-payment to each credit line that has an outstanding balance, wherein at least one sub-payment is applied to the third credit line, and the proportionate sub-payments are equal.

5           69.     The method of claim 67, wherein applying comprises:

applying each sub-payment to each credit line that has an outstanding balance, wherein at least one sub-payment is applied to the third credit line, and the proportionate sub-payments are not equal.

10           70.     A method for processing payments for a credit card account including a first credit line and a second credit line, wherein the second credit line was added to the credit card account after a credit card associated with the credit card account had been issued to a customer, the method comprising:

receiving a payment from the customer;

15           applying the payment to the first credit line until an outstanding balance of the first credit line is reduced to a zero balance; and

applying a remainder of the payment to the second credit line.

71. The method of claim 70, wherein applying comprises:

applying a remainder the payment until an outstanding balance of the second credit line is reduced to a zero balance.

5 72. A system for providing at least one extra credit line to an existing credit card account, comprising:

means for determining a target customer group from a set of customers, wherein each customer in the set of customers holds an existing credit card account issued by a credit card issuer;

10 means for presenting an offer for an extra credit line to each customer in the target customer group;

means for processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit; and

15 means for notifying each customer who has responded to the extra credit offer of an activated status of the at least one extra credit line associated with the customer's credit card account.

73. The system of claim 72, wherein the target customer group includes at least one  
20 web site customer that has accessed a web site offered by the credit card issuer, and wherein the means for presenting an offer includes:

means for presenting the offer for extra credit on a page included in the web site; and

means for receiving a response from the web site customer through the web site,  
and further wherein the means for notifying each customer includes means for presenting  
a message indicating the activated status of the extra credit line on another web page.

5           74.     The system of claim 72, wherein the means for processing responses includes:  
means for associating at least one vendor with the at least one extra line of credit that has  
been activated for each customer's credit card account, wherein the at least one extra line of  
credit may only be used for purchases that are associated with the at least one vendor.

10           75.     The system of claim 74, wherein the means for associating at least one vendor  
with each extra line of credit that has been activated for each customer's credit card account  
further includes:

means for determining a set of vendors to be associated with each customer's extra line of  
credit based on customer profile information; and

15           means for adding the set of vendors to a customer vendor table associated with each  
customer who has responded to offer for extra credit.

20           76.     The system of claim 75, wherein the means for determining the set of vendors  
further includes:

means for presenting a list of vendors to each customer, and

means for receiving from each customer vendors selected from the list of vendors.

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77. The system of claim 76, wherein the list of vendors are presented to each customer based on each customer's customer profile.

78. The system of claim 72, wherein the at least one extra line of credit includes a first  
5 and a second extra line of credit, and wherein the first line of credit may only be used for transactions that are associated with a first vendor, and the second extra line of credit may only be used for transactions associated with a second vendor.

79. A method for editing a vendor profile associated with at least one extra credit line  
10 associated with a credit card account, wherein the vendor profile includes at least one vendor and the extra credit line may only be used for purchases that are associated with the at least one vendor, the method comprising:

receiving an indication from a customer to edit the vendor profile;

presenting to the customer a customer vendor list including the at least one vendor  
15 included in the vendor profile; and

editing the vendor profile based on selections by the customer associated with the customer vendor list.

80. The method of claim 79, wherein the vendor profile and customer vendor list each  
20 include at least one selected vendor, and wherein editing the vendor profile includes:

removing the at least one selected vendor from the vendor profile based on the at least one selected vendor being selected by the customer from the customer vendor list.

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81. The method of claim 79, wherein editing the vendor profile includes:  
presenting a vendor master list that includes vendors that are included in the customer  
vendor list and at least one separate vendor that is not included in the customer vendor list; and  
5 adding the at least one separate vendor to the vendor profile in response to the customer  
selecting the at least one separate vendor from the vendor master list.

82. A system for editing a vendor profile associated with at least one extra credit line  
associated with a credit card account, wherein the vendor profile includes at least one vendor and  
10 the extra credit line may only be used for purchases that are associated with the at least one  
vendor, the system comprising:

means for receiving an indication from a customer to edit the vendor profile;  
means for presenting to the customer a customer vendor list including the at least one  
vendor included in the vendor profile; and  
15 means for editing the vendor profile based on selections by the customer associated with  
the customer vendor list.

83. The system of claim 82, wherein the vendor profile and customer vendor list each  
include at least one selected vendor, and wherein the means for editing the vendor profile  
20 includes:

means for removing the at least one selected vendor from the vendor profile based on the  
at least one selected vendor being selected by the customer from the customer vendor list.

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84. The system of claim 82, wherein editing the vendor profile includes:  
means for presenting a vendor master list that includes vendors that are included in the  
customer vendor list and at least one separate vendor that is not included in the customer vendor  
5 list; and  
means for adding the at least one separate vendor to the vendor profile in response to the  
customer selecting the at least one separate vendor from the vendor master list.

84. The system of claim 82, wherein editing the vendor profile includes:  
means for presenting a vendor master list that includes vendors that are included in the  
customer vendor list and at least one separate vendor that is not included in the customer vendor  
5 list; and  
means for adding the at least one separate vendor to the vendor profile in response to the  
customer selecting the at least one separate vendor from the vendor master list.

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